

UNITED STATES BANKRUPTCY COURT
Eastern District of Michigan

Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 2/14/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Debra M. Pugh
 fka Debra M. Hudspeth
 P.O. Box 1665
 Jackson, MI 49204-1665

Case Number:
11-43531-pjs

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
 nos:
 xxx-xx-6202

Attorney for Debtor(s) (name and address):

Robert B. Reizner
 605 W. Michigan Avenue
 Jackson, MI 49201
 Telephone number: (517) 782-4922

Bankruptcy Trustee (name and address):

Timothy J. Miller
 64541 Van Dyke
 Suite 101-B
 Washington, MI 48095
 Telephone number: (586) 281-3764

Meeting of Creditors

Date: **March 30, 2011**

Time: **10:00 AM**

Location: **Bankruptcy Hearing Room, 200 E. Liberty, 2nd Floor, Ann Arbor, MI 48104**

Presumption of Abuse under 11 U.S.C. §§ 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 5/31/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

211 West Fort Street
 Detroit, MI 48226
 Telephone number: 313-234-0065

For the Court:

Clerk of the Bankruptcy Court:
 Katherine B. Gullo

Hours Open: Monday – Friday 08:30 AM – 4:00 PM

Date: 2/14/11

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §§ 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	
The Court will dismiss this case without a hearing if the debtor(s) do not timely file all required documents and if no request for a hearing on dismissal is filed within 21 days after the petition is filed. The Clerk will give notice of the hearing on dismissal only to the party requesting the hearing, the debtor and the trustee.	

CERTIFICATE OF NOTICE

District/off: 0645-2
Case: 11-43531

User: kjohn
Form ID: b9a

Page 1 of 1
Total Noticed: 22

Date Rcvd: Feb 14, 2011

The following entities were noticed by first class mail on Feb 16, 2011.

db Debra M. Pugh, P.O. Box 1665, Jackson, MI 49204-1665
tr +Timothy J. Miller, 64541 Van Dyke, Suite 101-B, Washington, MI 48095-2570
19728559 AT&T Bankruptcy Dept., P.O. Box 5790, Murray, UT 84157-0907
19728557 +Allegiance Health, 205 N. East, Attn: Bankruptcy, Jackson, MI 49201-1753
19728558 +Arbor Hills Animal Clinic, 4110 Spring Arbor Road, Jackson, MI 49201-9306
19728561 Comcast, P.O. Box 80009, Plymouth, MI 48170
19728562 +Consumers Energy, P.O. Box 30162, Lansing, MI 48909-7662
19728563 +Diplomat Spec. Pharmacy Group, 4100 S. Saginaw St., Flint, MI 48507-2683
19728564 +Fair Collections & Outsourcing, 12304 Baltimore Ave Ste E, Beltsville, MD 20705-1314
19728565 +Glenwood Apartments, 3500 Commons Blvd, Jackson, MI 49203-6071
19728567 +I.C. Systems Inc., 444 Highway 96 E, P.O. Box 64378, Saint Paul, MN 55164-0378
19728568 +Jackson Pathology Assoc., 205 N. East Ave., Jackson, MI 49201-1753
19728569 +L.J. Ross & Assoc, P.O. Box 1838, Ann Arbor, MI 48106-1838
19728571 Russell Collection Agency, P.O. Box 7009, Flint, MI 48507-0009
19728572 +Salle Mae, P.O. Box 9500, Wilkes Barre, PA 18773-9500
19728573 Santander Consumer USA, Attention: Bankruptcy Dept., P.O. Box 560284, Dallas, TX 75356-0284
19728574 +Spring Glen Apartments, 1903 Spring Arbor Road, Jackson, MI 49203
19728575 +United Collection Bureau, Inc., 5620 Southwyck Blvd Suite 206, Toledo, OH 43614-1501

The following entities were noticed by electronic transmission on Feb 14, 2011.

aty +E-mail/Text: rob@reiznerlaw.com Robert B. Reizner,
605 W. Michigan Avenue, Jackson, MI 49201-1906
19728560 EDI: CAPITALONE.COM Feb 14 2011 18:53:00 Capital One Services, Inc., P.O. Box 30285,
Salt Lake City, UT 84130-0285
19728566 EDI: HFC.COM Feb 14 2011 18:53:00 HSBC, P.O. Box 15521, Wilmington, DE 19850-5521
19728570 EDI: MID8.COM Feb 14 2011 18:48:00 Midland Credit Management, P.O. Box 939019,
San Diego, CA 92193-9019

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2011

Signature:

